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PTO/SB/08A (08-00)

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Complete if Known

Application Number	10/699,631
Filing Date	October 30, 2003
First Named Inventor	SAENZ
Group Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	VCAT-001/03US

Sheet 1 of 1

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
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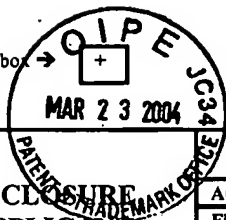
¹ Unique citation designation number.

² See attached Kinds of U.S. Patent Documents.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

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		Group Art Unit	3622
		Examiner Name	Unknown
Sheet	2	of	2
		Attorney Docket Number	VCAT-001/03US

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
KHL	2	Priming the Profitability Pump; Bank Technology News, pNA, January 1999	
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KHL	4	Notification of Transmittal of the International Search Report or the Declaration, PCT/US03/10299, International Searching Authority, mailed January 27, 2004 <i>submitted in parent App. # 10/406,561</i>	

Examiner Signature	<i>Charles</i>	Date Considered	9/10/2007
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